

BREAKING NEWS

GET BIG PROTECTION IN A TINY CHIP: INTRODUCING CHIP TECHNOLOGY FOR IBM SECU

Coming Soon! IBM SECU Visa® Credit Cards with built-in chip technology. These new cards are not only more secure – they’re also easy to use.

Receive enhanced security. When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Enjoy global acceptance. More merchants are accepting chip transactions every day. Whether you check out using chip technology or swipe your card, you can pay with confidence wherever Visa credit cards are accepted. Plus, continue to use your card online and by phone. Chip-activated terminals are coming to certain U.S. retailers this year – and more locations in the years to come. If a merchant cannot accept chip transactions, simply swipe your card to pay.

If a chip-activated terminal is available, follow these easy steps:

- ◆ Insert the chip end of your card into the terminal with the chip facing up.
- ◆ Keep your card in the terminal and follow the prompts on screen.
- ◆ Remove your card when prompted and take your receipt. You may need to sign for your purchase.



Plus, you’re protected against unauthorized use with Visa’s Zero Liability Policy.*

* Visa’s Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

HOMEADVANTAGE™ AND IBM SECU: THE PERFECT PAIR TO HELP YOU FIND THE PERFECT HOME

At IBM SECU, we strive to make your entire home-buying experience as easy as possible. That’s why we offer the HomeAdvantage* program to our Members. Enroll today in the free program and get instant access to start your home search, find a realtor, and earn a rebate!

- ◆ **Search for a Home** – Search by price-range, neighborhood, city, street, ZIP code, bedrooms, bathrooms, and style of home. Get access to the full Multiple Listing Service (MLS), recent sales data, demographics, schools, crime statistics, and more. Plus, set email alerts to be alerted when a home that matches your criteria goes on the market.
- ◆ **Earn a Rebate** – When you work with any agent in The Home Advantage* network to buy or sell a home you’ll receive a 20% cash rebate on the agent’s commission. Your rebate will come in the form of a check issued within 60 days after closing.
- ◆ **Find a Realtor** – Home Advantage* approved agents are fully licensed and are actively engaged full-time real estate professionals. Browse profiles of the approved real estate agents online or contact us for a personal recommendation.
- ◆ **Get a Mortgage** – Get preapproved, check rates, and apply for your Mortgage all through our easy-to-use Mortgage site. We’re dedicated to making the Mortgage process as simple as possible for you.

The HomeAdvantage program is completely free for all **IBM SECU Members** – and once you’ve enrolled, you’ll have access to all the tools and expertise you will need.



* HomeAdvantage™ program offered through CU Realty Services, LLC, a non-affiliated, third-party provider for IBM SECU, to which certain limitations may apply. Rebates are calculated on a percentage of the HomeAdvantage™ program-approved real estate agent’s commission, to be paid by check by CU Realty Services, LLC within sixty (60) days of the mortgage loan closing. Rebate incentives are available in most states; however, are void where prohibited by law or by the lender.

SAVE TIME AND MONEY WITH OUR NEW CAR BUYING SERVICE, TRUECAR



With your Credit Union’s TrueCar Program you can get upfront pricing information from Certified Dealers in minutes. Plus you’ll see how those prices compare to the current market so you’ll never overpay. Now you can buy your next car with less hassle and more confidence. That’s a powerful feeling. New or used, we have you covered with TrueCar. Please visit www.ibmsecu.truecar.com.

Take advantage of this new Auto Buying Service today! Not only will you find that perfect car, you’ll get the best price for it! Plus, get a .50% discount on your Credit Union auto loan when you use TrueCar!*

* Auto Buying Service offered through TrueCar, a non-affiliated, third-party provider for IBM SECU. 0.50% discount only applies to vehicles financed through IBM SECU and purchased through TrueCar. Certain conditions apply, not valid with other offers.

POWERED BY **TRUECar**

ENJOY LIFE TO THE FULLEST!



Your Credit Union makes it easy for you to enjoy the good things in life with loan options to fit any need:

- ◆ **Mortgages** – Finance the house of your dreams, or fix the one you already own with a First Mortgage, a Home Equity Line of Credit, or a Traditional Fixed-Rate Second Mortgage.
- ◆ **Vehicle Loans** – Explore loans for cars, SUVs, boats, motorcycles, and much more!
- ◆ **Term Loan** – Borrow a small amount for any expense!
- ◆ **Certificate or Savings Secured Loans** – Use your Credit Union certificate or savings account as collateral for your loan.
- ◆ **Stock Secured Loans** – Use any stock listed on a major exchange as collateral for your loan.
- ◆ **Visa® Credit Cards** – Experience the freedom and purchasing power of Visa® with exclusive Credit Union Member benefits and no fees for cash advances or balance transfers.
- ◆ **Commercial Lending** – We now offer a full line of business lending products, including lines of credit, commercial mortgages, business vehicle loans and more.

We make it easy to apply! Apply online at ibmsecu.org! It's the fastest way to get a loan or you can call us at **800.873.5100** or **561.982.4700** during normal business hours or email loans@ibmsecu.org or stop by your nearest branch to apply in person.

* All IBM SECU loans are subject to income, address and identification verification. Please visit our website or contact a Loan Advisor for details on the rates, terms, fees and conditions that may apply. We do business in accordance with the Federal Fair Housing Act and the Equal Credit Opportunity Act.

TESTIMONIAL



I have used the Credit Union for the past 10 years for all of my banking needs – checking, savings, money market, car loans, mortgage, home equity and now my HSA. When I walk in I am greeted by name. Tell me what other bank makes you feel welcome? It has that warm, homey bank next door atmosphere that I have not found anywhere else and customer service with a smile! Like it's supposed to be!

— **Linda Bennington**

CONNECT WITH YOUR CREDIT UNION ON FACEBOOK, TWITTER, LINKEDIN, AND YOUTUBE!



Like us on Facebook (search for IBM Southeast Employees' Federal Credit Union) and follow us on Twitter (IBM_SECU) to find out the latest news from your Credit Union. Get reminders of holiday closings, notice of new promotional offers, educational articles, and much more. You can learn about the people who work here through IBM SECU's official LinkedIn page. We also have a YouTube channel. Check out our informational videos at <http://www.youtube.com/user/IBMSECU>. We invite you to share our pages with your family and friends.

Plus, each month you can enter to win a prize from our Facebook giveaway.* Simply visit our page and enter the giveaway by clicking on the "Giveaway" button at the top of the page. Check it out today!

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MOBILE SERVICES



With IBM SECU's smartphone apps* for Android® and iPhone®, you can:

- ◆ Deposit checks from your phone
- ◆ Find "Contact Us" info
- ◆ Check balances and transfer funds
- ◆ Pay bills and more

They are free, easy to download, and simple to use. Download any free QR code reader to your smartphone and scan the appropriate code to download either IBM SECU app in a snap!



**Download Our
Android App!**

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iPhone App!**



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